

## Abstract

A method of accounting and payment for audio content played on a user device such as an Internet radio. Requested content is included in a process of message assembly where the content is divided into portions. The portions of content are attached to payment messages, where the value of a payment message and the value of its attached portion of content are similar. The payment message may be either a fee message or an advertising message. The fee message is deducted against a user account in proportion to the value of content that is delivered to the device. This account is credited by subscription payments. The advertising messages are credited to the account in lieu of subscription payments. The user may operate a selecting element of the device to opt for either of advertising or fee messages, thus choosing in real time which type of payment to use for currently playing content.

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